

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FY 2002 HOUSING COUNSELING GRANTS

Virginia

Catholic Charities USA

Alexandria, VA

\$760,328

A HUD-approved national intermediary since 1995, Catholic Charities USA (CCUSA) manages a network of 40 affiliates that provide housing counseling services in 30 states. CCUSA's affiliates provide comprehensive counseling, including pre- and post-purchase, predatory lending, HECM, default and foreclosure, and rental counseling.

A religiously affiliated organization, CCUSA provides quality counseling to all people in need without regard to religious, racial, ethnic or cultural background.

Piedmont Housing Alliance

Charlottesville, VA

\$9,848

The Piedmont Housing Alliance is a private, nonprofit organization established in 1983. Formerly known as the Thomas Jefferson Housing Improvement Corporation (TJHIC), the agency was re-organized in February 1997, into a Community Housing Development Corporation (CHDO) and renamed the Piedmont Housing Alliance. In December 1999, PHA was approved as a HUD Certified Housing Counseling Agency. The Alliance services the Thomas Jefferson Planning District, which includes the City of Charlottesville and the counties of Albemarle, Green, Fluvanna, Louisa and Nelson. PHA is involved in Project Development, Finance Packaging, Loan Fund Development and Regional Initiatives. Homebuyer counseling services remains PHA's strongest emphasis, making homeownership a reality for individuals and families. PHA performs the following housing counseling activities: Homebuyer's Clubs, The Five Steps of Homeownership, Steppingstone, Public Education, Community Outreach and Rental Counseling. PHA is a regional organization dedicated to improving the lives of low and moderate-income clients and does not charge clients fees for housing counseling services.

Lynchburg Community Action Group, Inc.

Lynchburg, VA

\$9,268

Lynchburg Community Action Group has provided housing services to low-income residents of Central Virginia since 1973, successfully administering programs and projects funded by federal, state and local agencies for the past 37 years. Lynchburg Community Action Group has been a HUD Certified Housing Counseling Agency since 1996. Providing coordinated and effective housing counseling services to the counties of Amherst, Appomattox, Bedford City and County, Campbell and Lynchburg City. Lyn-CAP's Housing Counseling program provides individual homeowners, potential mortgagors, renters, potential renters, and homeless persons counseling related to Homebuyer Education, Home Equity Conversion Mortgage, Loss Mitigation, Mortgage Delinquency and Default Resolution and Renter Assistance. Additionally, the Lyn-CAP

umbrella includes the following programs: Central Virginia Regional Home Buyers Club, Cooling Assistance Program, Emergency Housing Repair Program, Hands-Up Lodge (Emergency Shelter Program), Home Ownership Program, Housing Counseling Program, Housing Opportunities for Persons with AIDS Program (HOPWA), Housing Rehabilitation Program, Individual Development Account (LYNC-IDA) Program, Indoor Plumbing Program, Lead Abatement Program, Paint Program, SHARE Homeless Intervention Program (HIP), Waste, Water and Sewer Program, Weatherizing Program, Head Start Program, Emergency Assistance and Crisis Intervention Program and Project Discovery Program.

Prince William County

Manassas, VA

\$9,848

Cooperative Extension's purpose is to educate clients to make informed and reasonable decisions to achieve their housing needs. Prince William County, VA received approval as a HUD Certified Housing Counseling in July 1991. The Cooperative Extension's housing program provides one on one counseling for pre-purchase, pre-rental, mortgage default, rent delinquency and homelessness. Also, available to clients are the following services: Avoiding Financial Trouble Workshop; Financial Assessment; Long Term Financial Counseling; Homeownership Seminars; Post Purchase Seminars; Virginia Housing Development Authority (VHDA) seminars and Ad Hoc Workshops. The marketing focus for the Home Counseling program is from Washington D.C. to Fredericksburg. While serving all groups, Cooperative Extension's main focus is minority ethnic groups. Participants in the program are diverse in both race and income level, but minorities and lower income level clients form much of the clientele.

Housing Opportunities Made Equal of Richmond, Inc. (HOME)

Richmond, VA

\$20,860

HOME has been certified as a comprehensive housing counseling agency for many years, delivering housing counseling services since 1971. HOME has two offices: one in Richmond, Virginia and a branch office in Petersburg, Virginia. Serving most of the Commonwealth of Virginia to Fredericksburg South. Services include: pre- and post-purchase counseling, community homebuyer programs, mortgage-default counseling, rental counseling, landlord/tenant counseling, home equity conversion counseling (HECM, also known as "reverse mortgages"), fair housing assistance and information, home repair counseling, credit repair counseling, rental counseling group sessions, resolving landlord/tenant issues, outreach counseling to homeless individuals and families in shelters, and money management workshops. In addition, HOME augments its counseling services in various localities by providing direct financial assistance to eligible clients: down payment and closing cost for first time homebuyers; funds to bring mortgages and rent balances current; funds to help stabilize the housing situations of families making the transition from welfare to work; and funds to reinstate utilities and security deposits. HOME also provides short-term (up to five months) and long-term housing assistance for people infected with or affected by HIV/AIDS. All persons who participate in the financial assistance programs also, receive in-depth, long term case

management and housing counseling services to help them become self-sufficient and able to maintain their housing situations.

Southside Community Development & Housing Corp.

Richmond, VA

\$8,688

Southside Community Development and Housing Corp. (SCDHC) was incorporated in the Commonwealth of Virginia in March 1988 as a non-profit community development agency. The mission of SCDHC is to improve the quality of life for those families who have been disenfranchised and subjected to substandard living conditions in the Old South District area of Richmond, Virginia. SCDHC has enacted programs that address the quality of life in housing, education, business and employment. Overall, SCDHC is seeking opportunities to assist residents in the Old South District and throughout the City of Richmond in understanding the credit system, the process of maintaining good credit ratings and providing persons with the education to make sound financial decisions that will eventually culminate into homeownership. The comprehensive housing counseling will offer advice and assistance under the following components: pre-purchase and pre-rental counseling; mortgage default and rent delinquency; credit and money management; reverse mortgage counseling for seniors; home improvement and rehabilitation assistance for existing homeowners.

Telamon Corporation

Richmond, VA

\$6,370

Telamon Corporation is a private, non-profit agency, organized in 1965. Telamon operates a wide variety of self-sufficiency programs for low-income and migrant seasonal populations in ten states. In Virginia, the administrative office housed in Richmond, with employment, training, and supportive services field offices located in Crewe, Danville, South Bouston, South Hill, Winchester, Exmore, Farmville, and Waynesboro. Housing field offices are located in South Hill and Gretna. Telamon's Gretna office opened in 1994, and focuses on the provision of comprehensive housing counseling and homeownership opportunities for rural, low-income individuals and families residing in a seven-county, two-city area of south side Virginia. These localities, which make up Planning Districts 12 and 13, cover the counties of Brunswick, Mecklenburg, Halifax, Pittsylvania, Henry, Patrick, and Franklin, and the cities of Danville and Martinsville. Telamon has been a HUD Certified counseling agency since 1994, and provides counseling services in Pre and Post-Purchase; Delinquency and Default; Tenancy; Fair Housing; Home Equity Conversion Mortgage (HECM), and Loss Mitigation counseling. Telamon's experience in community outreach, providing comprehensive counseling services, and promoting homeownership opportunities, is unmatched by any other housing provider in its service area.

Virginia Housing Development Authority

Richmond, VA

\$39,072

Virginia Housing Development Authority (VHDA), one of the nation's largest state housing finance agencies, has been offering homeownership education classes since 1993. The classes were developed as an educational outreach program to assist low and moderate-income, first-time buyers by explaining the steps of homeownership and encouraging them through the process. The classes have been developed to cover the complete pre-purchase curriculum as outlined by Fannie Mae, Freddie Mac, and AHECI. The course covers budgeting, credit and credit repair, working with a Realtor, choosing the right home, loan products, working with the mortgage lender, the home inspection, and the loan closing. A follow-up home maintenance and repair class is offered free of charge through a partnership with the Virginia Cooperative Extension office. The curriculum is updated each year. VHDA also offers a Train the Trainer Program statewide to nonprofits and local Public Housing Authorities. Additionally, VHDA has offered HECM loans since the initiation of the FHA program, and has worked extensively to encourage private lenders throughout Virginia to participate also, in order to maximize availability and choice for seniors.

City of Roanoke Redevelopment and Housing Authority

Roanoke, VA

\$8,688

The ultimate goal of the City of Roanoke Redevelopment and Housing Authority is to increase the number of clients they can serve. RRHA proposes to convert current funding into direct grants and loans for clients. The major types of counseling conducted at RRHA are: Post-Purchase/Mortgage Default Counseling; Pre-Occupancy Counseling; Post Purchase/Post Occupancy; HECM Counseling; Home Improvement and Rehabilitation Counseling and Marketing and Outreach. Additional programs include: Quick Response Program, Critical Assistance for Elderly (C.A.R.E), Operation Paintbrush, HECM Counseling, Down Payment and Closing Cost program. RRHA provides the following services to clients in conjunction with their partners: Scholarship Programs, Even Start, New Century Venture Center, BizPrep Program, Earning for Learning, Employment Resource Center, Head Start, Partnership Creating Technology Opportunities (PCTO), Department of Rehabilitative Services (DRS), Fifth District Employment Training Consortium (FDETC) and Virginia Western Community College (VWCC).

Total Action Against Poverty (TAP)

Roanoke, VA

\$20,281

Total Action Against Poverty (TAP) was chartered as a Community Action Agency in 1965. TAP's mission is a reaffirmation of the Economic Opportunity Act of 1964: "To eliminate the paradox of poverty in the midst of plenty...by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity." For more than 30 years, TAP has operated numerous federal, state, and locally funded programs to provide services to clients within the region of Roanoke Valley-Allegheny Regional Planning District, Botetourt, Craig, Rockingham and Rockbridge County, which includes the cities of Buena Vista, Clifton Forge, Covington, Lexington, Roanoke, and Salem. TAP offers the following housing

counseling services: pre-purchase, post-purchase, pre-rental, rental delinquency, mortgage default, Fair Housing and HECM (“reverse mortgages). In addition, to the above services, TAP’s Housing Counseling component offers a Homelessness Intervention Program, called SHARE-HIP. This program offers: direct client assistance for: security deposits, rent payments, and mortgage payments, counseling services in: mortgage delinquency and default resolution, loss mitigation, and rental delinquency and default. The TAP Housing Counseling Program strives towards three main goals: To prepare people for homeownership, Prevent homelessness and Promote Fair Housing. Together with Blue Ridge Housing Development Corporation, TAP’s housing counseling component administers two below market-rate, low interest loan programs: the Single Family Regional Loan Fund (SFRLF) and the Sponsoring Partnerships and Revitalizing Communities (SPARC).